

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:)	
Ray Terzich)	Case No. 18-22260
Mary Kay Terzich)	
Debtor)	Chapter 13
)	Document No.
Ray Terzich)	
Mary Kay Terzich)	
Applicant)	
)	
vs.)	
)	
No Respondents)	

DEBTORS' CERTIFICATION OF DISCHARGE ELIGIBILITY

1. The Debtor has made all payments required by the Chapter 13 Plan.
2. **The Debtor is not required to pay any Domestic Support Obligations.**
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
4. On **September 23, 2024**, at docket number **121 and 122**, Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by (*include whichever one of the two following statements applies*): **Debtor carefully examined and understand each of the Bankruptcy Code sections referenced in this Certification.**

10/3/2024
Date

/s/ Ray Terzich
Debtor

10/3/2024
DATE

/s/ Mary Kay Terzich
Debtor

Respectfully submitted,

10/7/2024
DATE

/s/ Kenneth Steidl
Kenneth Steidl, Esquire
Attorney for the Debtor
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